

CASE NO.: 10-52437
Judge: Charles E. Rendlen III

IN RE: Debtor(s)
Matthew Richard Palmer
xxx-xx-6885
2549 Oak Forest Drive
Troy, MO 63379
Rebecca Joy Palmer
xxx-xx-4637
2549 Oak Forest Drive
Troy, MO 63379

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/31/11



U. S. Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0865-4
Case: 10-52437

User: admin
Form ID: bl8j

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Total Noticed: 45

Date Rcvd: Feb 01, 2011

The following entities were noticed by first class mail on Feb 03, 2011.

db/db +Matthew Richard Palmer, Rebecca Joy Palmer, 2549 Oak Forest Drive, Troy, MO 63379-2325
8233157 +Account Resolution Corporation, 17600 Chesterfield Airport Rd., Chesterfield, MO 63005-1246
8233159 +BC Progress Emer Phys. LLP, 75 Remit Drive, #1447, Chicago, IL 60675-0001
8233158 +Bank of America, 1 Front Street, Troy, MO 63379-1370
8233162 +CMRE Financial Services, Inc., 3075 E. Imperial Highway #200, Brea, CA 92821-6753
8233161 +Christea Holding, P.O. Box 640, Saint Peters, MO 63376-0011
8233163 +Collection Bureau of America, P.O. Box 5013, Hayward, CA 94540-5013
8233165 +Credit One Bank, P. O. Box 60500, City Of Industry, CA 91716-0500
8233166 +Donna Keller, 1502 Ganton Drive, Dexter, MO 63841-1806
8233168 +HSBC AUTO/CBR DEBT, P.O.BOX 961245, Fort Worth, TX 76161-0244
8233170 +JC Christenson & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
8233171 +Jerry L. Fox, Collector, 201 Main Street, Troy, MO 63379-1127
8233172 +Kenneth Bini, 1610 Des pers Road, Suite 360, Saint Louis, MO 63131-1850
8233173 +Lake Forest Emergency Group LLC, Affilate of the Schumacher Group, PO Box 400,
San Antonio, TX 78292-0400
8233175 +Law Offices of Joel Cardis, LLC, 2006 Swede Road, Suite 100, E. Norristown, PA 19401-1787
8233182 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Fin/55, PO Box 13570, Philadelphia, PA 19101)
8233177 +MCM Tribute MasterCard, Dept. 12421, PO Box 603, Oaks, PA 19456-0603
8233179 +Medicredit Corporation, 3620 Interstate 70 Drive, Columbia, MO 65201-6582
8233183 +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368
8233184 +NSA, 4000 East Fifth Street Ave., Columbus, OH 43219
8233185 +Our Urgent Care, LLC, PO Box 795216, Saint Louis, MO 63179-0701
8233186 +Personal Finance, 16 Wentzville Market Place, Wentzville, MO 63385-4430
8233187 +Progress West Healthcare Center, 1278 Bryan Road, O Fallon, MO 63366-3771
8233190 +Rodale, P.O. Box 9100, Farmingdale, NY 11735-9100
8253646 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,
Libertyville IL 60048)
8233191 +Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
8233192 +Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244
8233193 +St. Charles Orthopaedic, 9323 Phoenix Village Parkway, O Fallon, MO 63368-4281
8233194 +St. Joseph West Hospital, 100 Medical Plaza, Lake Saint Louis, MO 63367-1366
8233195 +St. Peters Oral Surgery, 6 Jungerman Circle, Suite 202, Saint Peters, MO 63376-1625
8233196 +TekCollect, PO Box 1269, Columbus, OH 43216-1269
8233197 +United Collection Bureau, Inc., PO Box 140190, Toledo, OH 43614-0190

The following entities were noticed by electronic transmission on Feb 01, 2011.

tr EDI: QRJBLACKWELL.COM Feb 01 2011 20:18:00 Robert J. Blackwell,
Blackwell and Associates (trustee), P.O. Box 310, O'Fallon, MO 63366-0310
8233160 EDI: CAPITALONE.COM Feb 01 2011 20:18:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
8233164 +EDI: RCSFNBMARIN.COM Feb 01 2011 20:18:00 Credit One, P.O. Box 98873,
Las Vegas, NV 89193-8873
8233167 +EDI: HFC.COM Feb 01 2011 20:18:00 HSBC, 278 Mid Rivers Center,
Saint Peters, MO 63376-4325
8233169 EDI: IRS.COM Feb 01 2011 20:18:00 Internal Revenue Service, Cincinnati, OH 45999-0030
8233176 +EDI: RESURGENT.COM Feb 01 2011 20:18:00 LVNV Funding, P. O. Box 10497,
Greenville, SC 29603-0497
8233178 Fax: 847-227-2151 Feb 01 2011 23:39:15 Medical Recovery Specialists, Inc.,
2250 E. Devon Ave., Ste 352, Des Plaines, IL 60018-4519
8233180 +E-mail/Text: ecfnofices@dor.mo.gov Missouri Department of Revenue,
P. O. Box 475, Jefferson City, MO 65105-0475
8233181 +E-mail/Text: BK@nationalcreditsolutions.net National Credit Solution,
PO Box 15779, Oklahoma City, OK 73155-5779
8233188 +Fax: 314-843-4380 Feb 01 2011 23:39:15 Psych Care Consultants, LLC,
5000 Cedar Plaza Pkwy, Suite 350, Saint Louis, MO 63128-3859
8233189 EDI: PHINRJMA.COM Feb 01 2011 20:18:00 RJM Acquisitions LLC, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416
8233191 +EDI: SALMAESERVICING.COM Feb 01 2011 20:18:00 Sallie Mae, 11100 USA Parkway,
Fishers, IN 46037-9203
8233198 +EDI: AFNIVZWIRE.COM Feb 01 2011 20:18:00 Verizon Wireless, 1515 Woodfield Road, Suite 140,
Schaumburg, IL 60173-6046
8233199 +EDI: RMSC.COM Feb 01 2011 20:18:00 Whitehall/ Gemb, P.O. Box 981439,
El Paso, TX 79998-1439

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Ste 301,
Libertyville, IL 60048)

8233174 ##+Law Office of William Cheeseman, 1124 E. Cherry Street, Troy, MO 63379-1518

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0865-4
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.